

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN – SOUTHERN DIVISION AT FLINT**

In re: Ericka A Utz

Case No. 12-34693
Chapter 13
Judge Daniel S. Opperman

Address: 420 Argentine Rd
 Howell, MI 48843

Social Security#: xxx-xx-6912

Debtor(s) /

NOTICE OF PROPOSED MODIFICATION TO CHAPTER 13 PLAN

The Chapter 13 Trustee has filed papers with the court to modify the Chapter 13 Plan to:

Increase plan payments to \$4,218.00 per month; from \$3,390.84 per month effective immediately, as disposable income has increased substantially after Trustee's review of debtor(s) tax return. This modification shall become effective when the court enters an order approving the plan modification. The modification of the Chapter 13 plan will cause the plan to complete timely and may provide a greater dividend to the unsecured creditors. In all other respects, the Plan and Order Confirming Plan as last modified remain in full force and effect.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in the bankruptcy case (if you do not have an attorney, you may wish to consult one).

If you do not want the court to **INCREASE THE PLAN PAYMENTS**, or if you want the court to consider your views on the modification; within 21 days, (then on or before June 3, 2016) you or your attorney must:

File with the court a written response or answer, explaining your position at:*

UNITED STATES BANKRUPTCY COURT
226 W. Second Street
Flint, Michigan 48502

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must also mail a copy to:

Carl L. Bekofske
Standing Chapter 13 Trustee
400 N. Saginaw Street, Suite 331
Flint, MI 48502

If a response or answer is timely filed and served, the clerk will schedule a hearing on the matter and you will be notified as to the time and date of the hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the modification and may enter an order granting that relief.

Dated: May 13, 2016

/s/ Carl L. Bekofske
Carl L. Bekofske (P10645)
Chapter 13 Trustee
400 N. Saginaw St., Ste. 331
Flint, MI 48502
810.238.4675
ECF@flint13.com

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IN RE: Ericka A Utz

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_____ /

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ORDER MODIFYING POST CONFIRMATION PLAN

IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan payments shall increase to \$4,218.00 per month.

IT IS FURTHER ORDERED that in all other respects the Plan and Order Confirming Plan as last modified remains in full force and effect.

EXHIBIT "A"

Standing Chapter 13 Trustee

Plan Modification Template

Case: 12-34693
Debtor Utz

	<u>Recently Filed Schedule I</u>	<u>Recently Filed Schedule I</u>	<u>Information on reviewed tax returns or paystubs</u>	<u>Source</u>	<u>Adjustment</u>
Dated	<u>4/24/2014</u>				
	<u>Debtor</u>	<u>Spouse</u>			
<u>Compensation</u>					
Wages	7,083				
Overtime					
			<u>2015 tax return</u>		
Total Wages	7,083	0	7,134 (1/12)		51
Payroll Deductions					
Federal Income Tax	(1,494)		(1,289) (1/12)		205
State Income Tax			(379) 4.25%		(379)
Social Security Tax			(442) 6.20%		(442) (118,500 max, 612 monthly)
Medicare Tax			(103) 1.45%		(103)
City Tax					0
<u>Other Deductions</u>					
Insurance	(36)		(36)		0
Dues					0
Retirement	(566)				566
Other Deductions	(182)				182
Loan Repayment					0
<u>Other Income</u>					
Pension			(1/12)		0
Social Security			(1/12)		0
Rental			(1/12)		0
Tax Refund	359		(1/12)		(359)
Disability			(1/12)		0
Business	685		1,791 (1/12)		1,106
Other Sources			(1/12)		0
<u>Schedule J Adjustments</u>					
Bonus Adjustment					0
Charitable					0
Prior Modification					0
100% Adjustment					0
National Standards					0
	<u>5,849</u>	<u>0</u>	<u>Increase in monthly payment</u>		<u>827</u>
			<u>Current monthly payment</u>		<u>3,391</u>
			<u>Proposed monthly payment</u>		<u>4,218</u>

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CERTIFICATE OF SERVICE

I hereby certify that on May 13, 2016; I served the following papers:

Notice of Proposed Modification to Chapter 13 Plan with worksheet, Order Modifying Post Confirmation Plan and Certificate of Service.

On the following parties at these addresses by the United States Postal Service:

Ericka A Utz
420 Argentine Rd
Howell, MI 48843

And the following parties were served by electronic mail notice (ECF System):

jswift@linnellfirm.com

/s/ Tenée Smith
Chapter 13 Trustee's Office
400 N. Saginaw St, Suite 331
Flint, MI 48502
Ph: (810) 238-4675
Email: tsmith@flint13.com